

ERNIE FLETCHER GOVERNOR

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BRIAN J. CRALL SECRETARY

<u>MEMORANDUM</u>

DATE: December 15, 2006

TO: All Kentucky Employees Health Plan Members with an HRA or an FSA FROM: Christine Wilcoxson, Commissioner, Department for Employee Insurance

RE: Humana*Access* VISA Debit Cards

Please be aware that Humana, the Third Party Administrator for medical benefits and spending accounts under the Kentucky Employees Health Plan, has begun mailing the Humana*Access* VISA debit cards for Plan Year 2007. **Please do not discard or destroy these cards** – they are for your use in paying for qualified medical expenses, using funds in either your HRA or FSA accounts. There are two versions of the cards for 2007 – your family may receive either card, or in some cases, both cards. Please refer to the attached diagrams, which show samples of each card.

The card shown in **Diagram A** is the standard Humana*Access* VISA debit card, identical to the cards issued for the 2006 Plan Year. You will receive this card if:

- You are the Planholder under the Commonwealth Select plan, which has an embedded HRA; or
- You are the Planholder under the Commonwealth Essential, Commonwealth Enhanced, or Commonwealth Premier plans, and have elected to contribute your own funds to an FSA for Plan Year 2007.

The card shown in **Diagram B** has additional information for pharmacists (highlighted in yellow), to assist in using the card at the pharmacy for your prescription drugs. You will receive this card if:

- You are the spouse under any of the four medical plans (Commonwealth Essential, Commonwealth Enhanced, Commonwealth Premier, or Commonwealth Select), and you have elected to contribute your own funds to an FSA for Plan Year 2007; or
- You waived your medical coverage with the Kentucky Employees Health Plan, and elected to have your employer contribution directed to the stand-alone HRA for Plan Year 2007.

You will receive additional information from Humana regarding the use of each of these cards. If you should have any questions about these cards, or other questions regarding the Kentucky Employees Health Plan, please contact the Member Services Branch at (888) 581-8834.



Diagram A:

Example of the Humana*Access* card that will be received by employees who are the policy holder on a medical policy provided through KEHP, and who have either an FSA or who have chosen Commonwealth Select with its embedded HRA.



Diagram B:

Example of the Humana*Access* card that will be received by employees who have waived coverage, or who are cross-referenced spouses with an FSA.

